

# Basic Monthly Budget

A solid budget helps us stay on track as we work toward reaching our financial goals.



*Know Your Worth<sup>®</sup>*

Income	Monthly Budget	Monthly Actual	Monthly Difference	Notes
Monthly Pay (after taxes)	\$ _____	\$ _____	\$ _____	_____
Child Support/Alimony	\$ _____	\$ _____	\$ _____	_____
Rental Income	\$ _____	\$ _____	\$ _____	_____
Other Income	\$ _____	\$ _____	\$ _____	_____
<b>Total Monthly Income</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>	_____

Expenses: Food	Monthly Budget	Monthly Actual	Monthly Difference	Notes
Groceries	\$ _____	\$ _____	\$ _____	_____
Dining Out	\$ _____	\$ _____	\$ _____	_____
<b>Total Food Expenses</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>	_____

Expenses: Housing	Monthly Budget	Monthly Actual	Monthly Difference	Notes
Mortgage or Rent	\$ _____	\$ _____	\$ _____	_____
Real Estate Property Tax	\$ _____	\$ _____	\$ _____	_____
Household Maintenance	\$ _____	\$ _____	\$ _____	_____
Homeowners/Rental Insurance	\$ _____	\$ _____	\$ _____	_____
<b>Total Housing Expenses</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>	_____

Expenses: Utilities	Monthly Budget	Monthly Actual	Monthly Difference	Notes
Electricity	\$ _____	\$ _____	\$ _____	_____
Water/Sewage	\$ _____	\$ _____	\$ _____	_____
Trash/Recycling	\$ _____	\$ _____	\$ _____	_____
Gas	\$ _____	\$ _____	\$ _____	_____
Telephone	\$ _____	\$ _____	\$ _____	_____
Cable/Dish/Internet	\$ _____	\$ _____	\$ _____	_____
<b>Total Utilities Expenses</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>	_____

Expenses: Transportation	Monthly Budget	Monthly Actual	Monthly Difference	Notes
Car Payment	\$ _____	\$ _____	\$ _____	_____
Car Insurance	\$ _____	\$ _____	\$ _____	_____
Fuel/Maintenance	\$ _____	\$ _____	\$ _____	_____
Parking/Tolls Payment	\$ _____	\$ _____	\$ _____	_____
<b>Total Transportation Expenses</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>	_____

Expenses: Medical	Monthly Budget	Monthly Actual	Monthly Difference	Notes
Medical Insurance	\$ _____	\$ _____	\$ _____	_____
Dental/Vision Insurance	\$ _____	\$ _____	\$ _____	_____
Disability Insurance	\$ _____	\$ _____	\$ _____	_____
Prescriptions/Vitamins/Supplements	\$ _____	\$ _____	\$ _____	_____
Other Medical Expenses	\$ _____	\$ _____	\$ _____	_____
<b>Total Medical Expenses</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>	_____

Expenses: Loans, Credit Cards	Monthly Budget	Monthly Actual	Monthly Difference	Notes
Credit Card 1	\$ _____	\$ _____	\$ _____	_____
Credit Card 2	\$ _____	\$ _____	\$ _____	_____
Home Equity Loan	\$ _____	\$ _____	\$ _____	_____
Other Loans (e.g., Student)	\$ _____	\$ _____	\$ _____	_____
<b>Total Loans and Credit Cards Expenses</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>	_____

Expenses: Personal	Monthly Budget	Monthly Actual	Monthly Difference	Notes
Life Insurance	\$ _____	\$ _____	\$ _____	_____
Childcare	\$ _____	\$ _____	\$ _____	_____
Clothing	\$ _____	\$ _____	\$ _____	_____
Personal Grooming	\$ _____	\$ _____	\$ _____	_____
Gym Fees	\$ _____	\$ _____	\$ _____	_____
<b>Total Personal Expenses</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>	_____

<b>Expenses: Savings</b>	<b>Monthly Budget</b>	<b>Monthly Actual</b>	<b>Monthly Difference</b>	<b>Notes</b>
Emergency Fund	\$ _____	\$ _____	\$ _____	_____
College Fund	\$ _____	\$ _____	\$ _____	_____
Retirement	\$ _____	\$ _____	\$ _____	_____
<b>Total Savings Expenses</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>	_____

<b>Expenses: Giving</b>	<b>Monthly Budget</b>	<b>Monthly Actual</b>	<b>Monthly Difference</b>	<b>Notes</b>
Gifts (Birthday, Holiday, Wedding)	\$ _____	\$ _____	\$ _____	_____
Donations/Other Giving	\$ _____	\$ _____	\$ _____	_____
<b>Total Giving Expenses</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>	_____

<b>Expenses: Miscellaneous</b>	<b>Monthly Budget</b>	<b>Monthly Actual</b>	<b>Monthly Difference</b>	<b>Notes</b>
Entertainment (Movies, Sports, Concerts, etc.)	\$ _____	\$ _____	\$ _____	_____
Hobbies	\$ _____	\$ _____	\$ _____	_____
Pets (Food, Grooming, Vet)	\$ _____	\$ _____	\$ _____	_____
<b>Total Miscellaneous Expenses</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>	_____